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UNITED HEALTHCARE (UHC) – ETHICS AND COMPLIANCE LATEST 2023-2024 EXAM| ACTUAL QUESTIONS AND VERIFIED ANSWERS |A+ GRADE

Q: Agent Jacob learns that Emily, the consumer with whom he is meeting, is the authorized legal representative for her father. What must Jacob explain to Emily when completing an Enrollment Application for her father?

Answer:
Jacob must explain that Emily will sign the Enrollment Application and must be able to provide documentation upon request by the Plan that indicates her legal authority to enroll her father.

Q: Which of the following must you not do when marketing UnitedHealthcare Medicare Advantage or Prescription Drug Plans to consumers?

Answer:
Provide only those items from the plan's Enrollment Guide that are most relevant to the consumer's situation.

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Q: An agent should only enroll a consumer in a product:

Answer:
That is suitable for the consumer's needs, goals and financial resources.

Q: What is the purpose of the Statement of Understanding?

Answer:
It ensures that when consumers sign the Medicare Advantage and/or Part D Enrollment Application, they are acknowledging their understanding that they are actually enrolling, in which plan they are enrolling, and standard disclosures.

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Q: What is the definition of Abuse?

Answer:
Abuse includes any practice that results in the provision of services that are not medically necessary.

Q: Which of the following are the ways to report potential FWA? (Select 2)

Answer:
-Fraud, Waste and/or Abuse hotline
-Producer Help Desk (PHD)

Q: In terms of events, which of the following is true?

Answer:
Agents must only report formal and informal marketing/sales events to UnitedHealthcare.

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Q: Whose email address may the agent enter into the LEAN enrollment application?

Answer:
Only the consumer's (or leave it blank)

Q: Annual Election Period (AEP) is a time when:

Answer:
Consumers can elect to join a Medicare Advantage Plan or switch to a different plan.

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